

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name;

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**Method and Apparatus for an Incomplete Information
Model of Credit Risk**

the specification of which (check one) is attached hereto, or _____ was filed on _____ as Application Serial No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

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I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority Claimed	
			Yes	No
Number	Country	Day/Month/Year Filed	_____	_____

Number	Country	Day/Month/Year Filed	_____	_____
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POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

MICHAEL A. GLENN, Reg. No. 30,176
DONALD M. HENDRICKS, Reg. No. 40,355
CHRISTOPHER PEIL, Reg. No. 45,005
IVY LEE MAY, Reg. No. 46,925
JULIA THOMAS, Reg. No. 52,283

SEND CORRESPONDENCE TO:

GLENN PATENT GROUP, 3475 Edison Way, Ste. L, Menlo Park, CA 94025

=====

I hereby claim the benefit under Title 35, United States code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>60/440,943</u> Application Ser. No.	<u>01/17/2003</u> Filing Date	<u>Provisional pending</u> Status: Patented, Pending, Abandoned
<u>60/505,532</u> Application Ser. No.	<u>09/23/2003</u> Filing Date	<u>Provisional pending</u> Status: Patented, Pending, Abandoned

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: LISA ROBIN GOLDBERG
Inventor's signature Lisa Robin Goldberg Date 14 January 2003
Residence 114 Ardmore Road, Kensington, California 94704
Post Office Address Same
Citizenship United States of America

Full name of second inventor: KAY GIESECKE
Inventor's signature _____ Date _____
Residence 237 Rhodes, Cornell University, Ithaca, New York 14853
Post Office Address Same
Citizenship Germany

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Prior Foreign Application(s)	Priority Claimed
	Yes No

Number Country Day/Month/Year Filed _____

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Full name of first inventor: LISA ROBIN GOLDBERG

Inventor's signature _____ Date _____

Residence 114 Ardmore Road, Kensington, California 94704

Post Office Address Same

Citizenship United States of America

Full name of second inventor: KAY GIESECKE

Inventor's signature Kay Giesecke Date 1/14/2004

Residence 237 Rhodes, Cornell University, Ithaca, New York 14853

Post Office Address Same

Citizenship Germany